

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

IN RE:  
SCHROEDER, MARK W  
SCHROEDER, BRANDY M  
  
TOMMAN, BRANDY M  
Debtor(s)

CHAPTER 7 CASE  
  
CASE NO. 06-72297 BARB  
  
JUDGE Manuel Barbosa

**TRUSTEE'S FINAL REPORT**

To: THE HONORABLE Manuel Barbosa  
BANKRUPTCY JUDGE

NOW COMES MEGAN G. HEEG, Trustee herein, and respectfully submits to the Court and to the United States Trustee his/her Final Report and Account in accordance with 11 U.S.C. §704(9).

1. MEGAN G. HEEG was appointed as the Chapter 7 trustee ("Trustee"). The Petition commencing this case was filed on 12/05/06. The Trustee was appointed on 12/05/06. An order for relief under Chapter 7 was entered on 12/05/06. The Trustee's case bond is in the form of a blanket bond.
2. The Trustee certifies that she has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A. The Trustee has not found it advisable to oppose the Debtor(s) discharge.
3. The disposition of estate property is set forth in Exhibit B. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.
4. A summary of the Trustee's Final Report as of December 10, 2008, is as follows:

a. RECEIPTS (See Exhibit C)	\$ <u>9,001.30</u>
b. DISBURSEMENTS (See Exhibit C)	\$ <u>2,489.11</u>
c. NET CASH available for distribution	\$ <u>6,512.19</u>
d. TRUSTEE/PROFESSIONAL COSTS	

1. Trustee compensation requested (See Exhibit E)	\$ <u>1,650.13</u>
2. Trustee Expenses (See Exhibit E)	\$ <u>70.65</u>
3. Compensation requested by attorney or other professionals for trustee (See Exhibit F)	\$ <u>2,489.11</u>
e. Illinois Income Tax for Estate (See Exhibit G)	\$ <u>n/a</u>

5. The Bar Date for filing unsecured claims expired on 07/02/07.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee.

The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a. Allowed unpaid secured claims	\$ <u>0.00</u>
b. Chapter 7 Administrative and 28 U.S.C. §1930 claims	\$ <u>4,209.89</u>
c. Allowed Chapter 11 Administrative Claims	\$ <u>0.00</u>
d. Allowed priority claims	\$ <u>0.00</u>
e. Allowed unsecured claims	\$ <u>28,614.66</u>

7. Trustee proposes that unsecured creditors receive a distribution of 16.74% of allowed claims.

8. Total compensation and expense previously awarded to Trustee's counsel, accountant or other professional was \$2,489.11. Professional's compensation and expense requested but not yet allowed is \$4,209.89. . The total of Chapter 7 professional fees and expenses requested for final allowance is \$4,209.89. (A summary of the professional fees and expenses previously requested is attached hereto as Exhibit F.)


9. A fee of \$600.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

10. A fee of \$0.00 was paid to a bankruptcy petition preparer for services rendered in connection with this case, and no basis appears to request an examination of these fees pursuant to 11 U.S.C. §329.

**WHEREFORE**, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowances of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

Dated: 12-11-08

RESPECTFULLY SUBMITTED,

By: /s/ Megan G. Heeg   
MEGAN G. HEEG, Trustee  
Ehrmann Gehlbach Badger & Lee  
215 E. First St.  
P.O. Box 447  
Dixon, IL 61021  
Telephone # (815) 288-4949

**Exhibit A**

**Description of Trustee Services - Schroeder**

Preliminary review of Debtors' Petition, Statement of Financial Affairs and Schedules prior to First Meeting of Creditors.

Examination of Debtors at First Meeting of Creditors, discovery of potential assets including tax refunds.

Conducted preliminary discovery with regard to the location and identity of Debtors' underlying financial affairs.

Initial report was prepared.

Iowa counsel was employed to continue pursuit of a personal injury cause of action.

Prepared all forms necessary for the administration of the estate, including the estate property record, cash receipts and disbursements ledgers, employer identification number, and opening of depository accounts.

Claims were reviewed, one objection was made and after consultation and compromise, a motion to allow an additional timely filed claim was made.

A Final Report was prepared. Upon approval of the Final Report, distribution will be made, and a Final Account will be made to close this case.

Debtor's interest in an Iowa litigation was compromised after court order.

# Form 1

## Individual Estate Property Record and Report Asset Cases

Case Number: 06-72297 BARB Trustee: (330490) MEGAN G. HEEG  
Case Name: SCHROEDER, MARK W Filed (f) or Converted (c): 12/05/06 (f)  
SCHROEDER, BRANDY M \$341(a) Meeting Date: 01/12/07  
Period Ending: 12/08/08 Claims Bar Date: 07/02/07

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA) Gross Value of Remaining Assets	Doc 27
1	BANK ACCOUNTS	50.00	0.00	DA	0.00		Filed 12/15/08
2	HOUSEHOLD GOODS AND FURNISHINGS	1,000.00	0.00	DA	0.00		Entered 12/15/08
3	WEARING APPAREL	600.00	0.00	DA	0.00		Page 5 of 14
4	FURS AND JEWELRY	100.00	0.00	DA	0.00		FA
5	INTERESTS IN INSURANCE POLICIES	0.00	0.00	DA	0.00		FA
6	ALIMONY, MAINTENANCE, SUPPORT AND PROPERTY SETTE	2,000.00	0.00	DA	0.00		FA
7	AUTOMOBILES AND OTHER VEHICLES	300.00	0.00	DA	0.00		FA
8	AUTOMOBILES AND OTHER VEHICLES	1,000.00	0.00	DA	0.00		FA
9	AUTOMOBILES AND OTHER VEHICLES	1,000.00	0.00	DA	0.00		FA
10	AUTOMOBILES AND OTHER VEHICLES	3,000.00	0.00	DA	0.00		FA
11	AUTOMOBILES AND OTHER VEHICLES	2,000.00	0.00	DA	0.00		FA
12	CONTINGENT AND NONCONTINGENT INTERESTS IN ESTATE (u) Dram shop action	Unknown	9,000.00		9,000.00		FA
Int	INTEREST (u)	Unknown	N/A		1.30	Unknown	FA
13	Assets	Totals (Excluding unknown values)	\$11,050.00	\$9,000.00	\$9,001.30	\$0.00	Desc Main

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 06-72297 BARB Trustee: (330490) MEGAN G. HEEG  
 Case Name: SCHROEDER, MARK W Filed (f) or Converted (c): 12/05/06 (f)  
 SCHROEDER, BRANDY M \$341(a) Meeting Date: 01/12/07  
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Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 31, 2008

Current Projected Date Of Final Report (TFR): December 10, 2008 (Actual)

# Form 2

## Cash Receipts And Disbursements Record

Case Number: 06-72297 BARB  
Case Name: SCHROEDER, MARK W  
SCHROEDER, BRANDY M  
Taxpayer ID #: 61-6364062  
Period Ending: 12/08/08

Trustee: MEGAN G. HEEG (330490)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*00-65 - Money Market Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/06/08	{12}	Mark Schroeder	compromise from Debtor's estate in Iowa litigation	1241-000	9,000.00		9,000.00
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.68		9,000.68
11/17/08	1001	Gomez, May, Schutte, Yeggy, Bieber & Wells	Attorneys fees due per compromise order dated 9/8/08	3210-000		1,800.00	7,200.68
11/17/08	1002	Gomez, May, Schutte, Yeggy, Bieber & Wells	costs due per compromise order dated 9/8/08	3220-000		689.11	6,511.57
11/26/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1000%	1270-000	0.62		6,512.19
11/26/08		To Account #*****0066	prepare Final Report	9999-000		6,512.19	0.00

### ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

9,001.30	9,001.30
0.00	6,512.19
9,001.30	2,489.11
	0.00
\$9,001.30	\$2,489.11

# Form 2

## Cash Receipts And Disbursements Record

Case Number: 06-72297 BARB  
Case Name: SCHROEDER, MARK W  
SCHROEDER, BRANDY M  
Taxpayer ID #: 61-6364062  
Period Ending: 12/08/08

Trustee: MEGAN G. HEEG (330490)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*00-66 - Checking Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/26/08		From Account #*****0065	prepare Final Report	6,512.19		6,512.19

### ACCOUNT TOTALS

Less: Bank Transfers  
Subtotal  
Less: Payments to Debtors  
NET Receipts / Disbursements

6,512.19	0.00	\$6,512.19
6,512.19	0.00	
0.00	0.00	
\$0.00	0.00	
	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***_*****00-65	9,001.30	2,489.11	9,001.30
Checking # ***_*****00-66	0.00	0.00	6,512.19
	\$9,001.30	\$2,489.11	\$6,512.19



**IN THE UNITED STATES BANKRUPTCY COURT  
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IN RE:  
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TOMMAN, BRANDY M  
Debtor(s)

CHAPTER 7 CASE  
  
CASE NO. 06-72297 BARB  
  
JUDGE Manuel Barbosa

**DISTRIBUTION REPORT**

I, MEGAN G. HEEG, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

**SUMMARY OF DISTRIBUTION:**

Secured Claims:	\$ <u>0.00</u>
Chapter 7 Administrative Expenses:	\$ <u>1,720.78</u>
Chapter 11 Administrative Expenses:	\$ <u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$ <u>0.00</u>
Secured Tax Liens:	\$ <u>0.00</u>
Priority Tax Claims:	\$ <u>0.00</u>
Other Priority Claims (507(a)(9)):	\$ <u>0.00</u>
General Unsecured Claims:	\$ <u>4,791.41</u>

**TOTAL AMOUNT TO BE DISTRIBUTED:** \$ 6,512.19

**DISTRIBUTION REPORT**

**PAGE 1**

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
Secured Claims		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))		\$ 4,209.89	100.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
	MEGAN G. HEEG	1,650.13	1,650.13
	MEGAN G. HEEG	70.65	70.65
	Gomez, May, Schutte, Yeggy, Bieber & Wells	1,800.00	0.00
	Gomez, May, Schutte, Yeggy, Bieber & Wells	689.11	0.00
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Debtor-in possession (DIP) administrative expenses)		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00
5. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%

**DISTRIBUTION REPORT**

**PAGE 2**

§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00

\$ 0.00 0.00%

**CLAIM  
NUMBER CREDITOR**

**ALLOWED  
REQUESTED** **PROPOSED  
ALLOWANCE**  
TOTAL \$ 0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(4) - Contributions to Employee Benefit Funds	\$ 0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>	<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL \$	0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00	\$ 0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>	<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL \$	0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
507(a)(6) - Deposits by consumers to the extent of \$1,950.00	\$ 0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>	<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL \$	0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(7) - Alimony	\$ 0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>	<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL \$	0.00

10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
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**DISTRIBUTION REPORT**

**PAGE 3**

§724(b)(6) - Tax Liens:	\$	0.00	0.00%
<b>CLAIM</b>		<b>ALLOWED</b>	<b>PROPOSED</b>
<b>NUMBER CREDITOR</b>		<b>REQUESTED</b>	<b>ALLOWANCE</b>
	TOTAL	\$	0.00

<b>11. TYPE OF CLAIMS</b>	<b>TOTAL</b>	<b>FINAL</b>
	<b>AMOUNT</b>	<b>DIVIDEND%</b>
	<b>OF CLAIMS</b>	
§507(a)(8) - Tax claims excluding fines and penalties	\$	0.00 0.00%
<b>CLAIM</b>		<b>ALLOWED</b>
<b>NUMBER CREDITOR</b>		<b>REQUESTED</b>
	TOTAL	\$ 0.00

<b>12. TYPE OF CLAIMS</b>	<b>TOTAL</b>	<b>FINAL</b>
	<b>AMOUNT</b>	<b>DIVIDEND%</b>
	<b>OF CLAIMS</b>	
§507(a)(9) - Capital Commitments to FDIC, et al.	\$	0.00 0.00%
<b>CLAIM</b>		<b>ALLOWED</b>
<b>NUMBER CREDITOR</b>		<b>REQUESTED</b>
	TOTAL	\$ 0.00

<b>13. TYPE OF CLAIMS</b>	<b>TOTAL</b>	<b>FINAL</b>
	<b>AMOUNT</b>	<b>DIVIDEND%</b>
	<b>OF CLAIMS</b>	
§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)	\$	28,614.66 16.74%
<b>CLAIM</b>		<b>ALLOWED</b>
<b>NUMBER CREDITOR</b>		<b>REQUESTED</b>
		<b>PROPOSED</b>
		<b>ALLOWANCE</b>
2 Professional Collection Service		320.50 53.68
3 RBCA Account Management		3,172.38 531.20
4 Eastern Iowa Creditors		2,811.71 470.81
5 Allied Business Accounts		1,483.20 248.36
6 Allied Business Accounts		286.73 48.01
7 Allied Business Accounts		1,441.00 241.29
8 Allied Business Accounts		370.00 61.95
9 Crime Victim Assistance Division IA		18,729.14 3,136.11
	TOTAL	\$ 4,791.41

<b>14. TYPE OF CLAIMS</b>	<b>TOTAL</b>	<b>FINAL</b>
	<b>AMOUNT</b>	<b>DIVIDEND%</b>
	<b>OF CLAIMS</b>	

**DISTRIBUTION REPORT**

**PAGE 4**

General Unsecured Subordinated claims	\$	0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>		<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL	\$	0.00

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<b>15. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(3) - Late unsecured claims	\$ 0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>	<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL	\$ 0.00

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<b>16. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(4) - Fines/penalties	\$ 0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>	<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL	\$ 0.00

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<b>17. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(5) - Interest	\$ 0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>	<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL	\$ 0.00

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<b>18. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND%</b>
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00%
<b>CLAIM NUMBER CREDITOR</b>	<b>ALLOWED REQUESTED</b>	<b>PROPOSED ALLOWANCE</b>
	TOTAL	\$ 0.00

The following claims are not included in the distribution because they have been disallowed or barred by court order or have been withdrawn by the claimant:

**EXHIBIT D**

**DISTRIBUTION REPORT**

**PAGE 5**

<u>TYPE OF CLAIM</u>	<u>CLAIM NUMBER</u>	<u>CREDITOR AND ADDRESS</u>	<u>AMOUNT OF CLAIM</u>	<u>DISALLOWED /WITHDRAWN (DESIGNATE)</u>
Unsecured	1	AV Transportation 2103 9th Ave Camanche, IA 52730-	\$ 3,225.00	Disallowed

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: 12-11-08

/s/ Megan G. Heeg  
MEGAN G. HEEG, Trustee

**EXHIBIT D**